

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON
EUGENE DIVISION**

IN RE: **Michael Trevor White**CASE NO **07-62607-13**CHAPTER **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$0.00			
B - Personal Property	Yes	5	\$6,223.13			
C - Property Claimed as Exempt	Yes	2				
D - Creditors Holding Secured Claims	Yes	1			\$4,090.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7			\$22,722.00	
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1				\$1,682.15
J - Current Expenditures of Individual Debtor(s)	Yes	2				\$1,582.00
TOTAL		22	\$6,223.13	\$26,812.00		

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON
EUGENE DIVISION**

IN RE: **Michael Trevor White**CASE NO **07-62607-13**CHAPTER **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$5,566.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$5,566.00

State the following:

Average Income (from Schedule I, Line 16)	\$1,682.15
Average Expenses (from Schedule J, Line 18)	\$1,582.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$2,296.14

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$490.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$22,722.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$23,212.00

Form B6A
(10/05)

In re **Michael Trevor White**

Case No. **07-62607-13**
(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
Total:			\$0.00	

(Report also on Summary of Schedules)

Form B6B
(10/05)In re **Michael Trevor White**Case No. **07-62607-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Meta Bank ****3793	-	\$1.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Robert Jamison, landlord Home protection/Security deposit	-	\$500.00
		Clearwire Internet modem deposit	-	\$50.00
		Avista Gas	-	\$104.00
4. Household goods and furnishings, including audio, video and computer equipment.		HH GOODS, BR 1 One box spring, one mattress, two night stands, one bed frame, two dressers	-	\$200.00
		HH GOODS Misc- Two lamps, two laundry baskets, two vases, three rugs, four blankets, four sheets, five pillowcases, five washclothes, one comforter, five pillows, eleven towels	-	\$40.00
		HH GOODS, KITCHEN/BATH one microwave, one vacuum, one washer, one dryer, one handheld carpet cleaner, one toaster oven, one can opener, one crock pot, one coffee maker, two fans, one handheld vacuum, misc flatware, pots and pans, knives, cups, cooking ware and eating utensils, one kitchen table, four chairs	-	\$280.00
		HH GOODS LIVING ROOM Two televisions, one VCR/DVD combo, one stereo system, one computer, one scanner, one printer, one Xbox, one cell phone, three alarm clocks, one couch, one coffee table, one entertainment center, one desk, one chair, two end tables, one bookcase	-	\$565.00

Form B6B-Cont.
(10/05)In re **Michael Trevor White**Case No. **07-62607-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc books, 50 Compact disks (\$100) 30 holiday ornaments, 40 DVD's (\$50)	-	\$170.00
6. Wearing apparel.		Clothes: various dress/casual clothes (50), two coats, four pairs of shoes, one hat, one tie, misc articles (13)	-	\$162.00
7. Furs and jewelry.		One male wedding band, two pairs of male earrings, three male watches	-	\$355.00
8. Firearms and sports, photographic, and other hobby equipment.		one 35mm camera, three board games, three pieces of exercise equipment, five pieces of sports equipment, one piece of fishing gear	-	\$87.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Met life insurance policy; term and accidental death/disability, no cash value	-	\$0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Nest Egg Yolk (through employer)	-	\$84.13

Form B6B-Cont.
(10/05)In re **Michael Trevor White**Case No. **07-62607-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2007 income tax refund, if any.	-	Unknown
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Form B6B-Cont.
(10/05)In re **Michael Trevor White**Case No. **07-62607-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		wages earned not yet paid	-	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Jeep Cherokee, purchased from United Finance in May.	-	\$3,600.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			

Form B6B-Cont.
(10/05)In re **Michael Trevor White**Case No. **07-62607-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
31. Animals.		One dog	-	\$25.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.) Total >				\$6,223.13

Form B6C
(04/07)In re **Michael Trevor White**Case No. **07-62607-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Meta Bank ****3793	11 U.S.C. § 522(d)(5)	\$1.00	\$1.00
Robert Jamison, landlord Home protection/Security deposit	11 U.S.C. § 522(d)(1)	\$500.00	\$500.00
Clearwire Internet modem deposit	11 U.S.C. § 522(d)(5)	\$50.00	\$50.00
Avista Gas	11 U.S.C. § 522(d)(5)	\$104.00	\$104.00
HH GOODS, BR 1 One box spring, one mattress, two night stands, one bed frame, two dressers	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
HH GOODS Misc- Two lamps, two laundry baskets, two vases, three rugs, four blankets, four sheets, five pillowcases, five washclothes, one comforter, five pillows, eleven towels	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
HH GOODS, KITCHEN/BATH one microwave, one vacuum, one washer, one dryer, one handheld carpet cleaner, one toaster oven, one can opener, one crock pot, one coffee maker, two fans, one handheld vacuum, misc flatware, pots and pans, knives, cups, cooking ware and eating utensils, one kitchen table, four chairs	11 U.S.C. § 522(d)(3)	\$280.00	\$280.00
HH GOODS LIVING ROOM Two televisions, one VCR/DVD combo, one stereo system, one computer, one scanner, one printer, one Xbox, one cell phone, three alarm clocks, one couch,	11 U.S.C. § 522(d)(3)	\$525.00	\$565.00
		\$1,700.00	\$1,740.00

Form B6C-Cont.
(04/07)In re **Michael Trevor White**Case No. **07-62607-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
one coffee table, one entertainment center, one desk, one chair, two end tables, one bookcase			
Misc books, 50 Compact disks (\$100) 30 holiday ornaments, 40 DVD's (\$50)	11 U.S.C. § 522(d)(3)	\$170.00	\$170.00
Clothes: various dress/casual clothes (50), two coats, four pairs of shoes, one hat, one tie, misc articles (13)	11 U.S.C. § 522(d)(3)	\$162.00	\$162.00
One male wedding band, two pairs of male earrings, three male watches	11 U.S.C. § 522(d)(4)	\$355.00	\$355.00
one 35mm camera, three board games, three pieces of exercise equipment, five pieces of sports equipment, one piece of fishing gear	11 U.S.C. § 522(d)(3)	\$87.00	\$87.00
Met life insurance policy; term and accidental death/disability, no cash value	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
Nest Egg Yolk (through employer)	11 U.S.C. § 522(d)(12)	\$84.13	\$84.13
2007 income tax refund, if any.	11 U.S.C. § 522(d)(5)	Unknown	Unknown
wages earned not yet paid	11 U.S.C. § 522(d)(5)	Unknown	Unknown
1998 Jeep Cherokee, purchased from United Finance in May.	11 U.S.C. § 522(d)(2)	\$0.00	\$3,600.00
One dog	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
		\$2,583.13	\$6,223.13

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)		CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxx9908	X	-	DATE INCURRED: 05/2007 NATURE OF LIEN: Purchase Money COLLATERAL: 1998 Jeep Cherokee REMARKS:				\$4,090.00	\$490.00
United Finance Co. (R.A.) c/o Richard Parker, Reg. Agent 515 E. Burnside Street Portland, OR 97214			VALUE: \$3,600.00					
Subtotal (Total of this Page) >							\$4,090.00	\$490.00
Total (Use only on last page) >							\$4,090.00	\$490.00

 No continuation sheets attached

(Report also on
Summary of
Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

Official Form 6E (04/07)

In re **Michael Trevor White**Case No. **07-62607-13**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

Official Form 6F (10/06)

In re **Michael Trevor White**Case No. **07-62607-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx0276 Bonneville Billing 1186 E. 4600 S., Ste 100 Ogden, UT 84403	-	DATE INCURRED: 06/12/2002 CONSIDERATION: Collection for Pacific Power REMARKS:			X	\$109.00
Representing: Bonneville Billing		Utah Power 201 South Main St., Suite 2300 Salt Lake City, UT 84111				Notice Only
ACCT #: 85563 Brent Leggett, DDS 2105 Biehn Street Klamath Falls, OR 97601	-	DATE INCURRED: CONSIDERATION: Medical REMARKS:			X	\$50.00
ACCT #: 1058 Canyon Dental R. Joseph Magness, DDS 1375 East 800 North, Suite 201 Orem, UT 84057	-	DATE INCURRED: CONSIDERATION: Medical REMARKS:			X	\$10.00
ACCT #: xxxx-xxxx-xxxx-2784 Capitol One Services 15000 Capital One Drive Richmond, VA 23238	-	DATE INCURRED: 11/17/2003 CONSIDERATION: Collecting for - Capitol One REMARKS:			X	\$1,102.00
Representing: Capitol One Services		Associated Recovery Systems 201 West Grand Ave. Escondido, CA 92025				Notice Only
Subtotal >						\$1,271.00
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.
In re **Michael Trevor White**

Case No. **07-62607-13**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx; xxxxxx; xxxxxx; xx6493 Carter Jones Collection Services c/o Kent Pederson, R.A. 1143 Pine Street Klamath Falls, OR 97601	-	DATE INCURRED: 07/25/2006 CONSIDERATION: Collection agency REMARKS:			X	\$3,826.00
Representing: Carter Jones Collection Services		Kevin T. Heaton DO PC 2200 Bryant Williams Dr. STE 1 Klamath Falls, OR 97601				Notice Only
Representing: Carter Jones Collection Services		Klamath Ortho Sports Medicine Clinic 2200 Bryant Williams Drive Klamath Falls, OR 97601				Notice Only
ACCT #: xxxIOUS Credit Bureau of Klamath County Art Mills, Registered Agent PO Box 5107 Klamath Falls, OR 97601	-	DATE INCURRED: 06/15/2006 CONSIDERATION: Collection Agency REMARKS:			X	\$4,850.00
ACCT #: xx9823 E Partner Ne 740 E 1910 S Suite 4 Provo, UT 84606	-	DATE INCURRED: 09/2006 CONSIDERATION: Unknown Loan Type REMARKS:			X	\$102.00
ACCT #: Equifax PO Box 105873 Atlanta, GA 30348	-	DATE INCURRED: CONSIDERATION: Credit reporting agency REMARKS:			X	Notice Only
Subtotal >						\$8,778.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Sheet no. 1 of 6 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Official Form 6F (10/06) - Cont.
In re **Michael Trevor White**

Case No. **07-62607-13**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Experian PO Box 9600 Allen, TX 75013	-	DATE INCURRED: CONSIDERATION: Credit reporting agency REMARKS:			X	Notice Only
ACCT #: xxx8247 Express Recovery Services 3782 W 2340 S Suite B Salt Lake City, UT 84120	-	DATE INCURRED: 08/21/2002 CONSIDERATION: Collection Agency REMARKS:			X	\$212.00
Representing: Express Recovery Services		Questar Gas P O Box 45360 Salt Lake City, UT 84145-0360				Notice Only
ACCT #: First Choice Property Management 1415 Esplanade Klamath Falls, OR 97601	-	DATE INCURRED: 08-29-2006 CONSIDERATION: Judgement REMARKS:			X	\$162.00
ACCT #: xxxx-xxxx-xxxx-6027 First Premier Bank PO Box 5524 Sioux Falls, SD 57117-5524	-	DATE INCURRED: 02/28/2006 CONSIDERATION: Credit Card REMARKS:			X	\$475.00
ACCT #: xxxxxxxxxxxxxxxxxx; xxxxxxxxxxxxx066' Grant Mercantile Agency of Oregon PO Box 456 Medford, OR 97501	-	DATE INCURRED: 06/02/2006 CONSIDERATION: Collection Agency REMARKS:			X	\$259.00

Sheet no. **2** of **6** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$1,108.00

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.
In re **Michael Trevor White**

Case No. **07-62607-13**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Grant Mercantile Agency of Oregon		Klamath Radiology 2900 Daggett Avenue Klamath Falls, OR 97601				Notice Only
ACCT #: xxxIOUS IHC 3930 W Parkway Blv Salt Lake City, UT 84130	-	DATE INCURRED: 08/2005 CONSIDERATION: Medical REMARKS:			X	\$701.00
Representing: IHC		Accounts Receivable Management ARC P O Box 410400 Salt Lake City, UT 84141				Notice Only
ACCT #: Kathryn E. Nicholson, DMD 2650 Washburn Way Klamath Falls, OR 97601	-	DATE INCURRED: 03/15/2007 CONSIDERATION: medical services REMARKS:			X	\$935.00
ACCT #: WHITEMT00 Klamath Pulmonary & CCM 2688 Campus Drive Klamath Falls, OR 97601	-	DATE INCURRED: CONSIDERATION: medical services REMARKS:			X	\$140.00
ACCT #: 003000002010 Klamath Rheumatology Associates 2581 Uhrmann Road Klamath Falls, OR 97601	-	DATE INCURRED: CONSIDERATION: medical REMARKS:			X	\$130.00
Sheet no. <u>3</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$1,906.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Official Form 6F (10/06) - Cont.
In re **Michael Trevor White**

Case No. **07-62607-13**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Main Street Jewelers 701 Main Street Klamath Falls OR 97601	-	DATE INCURRED: CONSIDERATION: revolving account REMARKS:			X	\$0.00
ACCT #: xxxxxxxxxxxx; xxxxxxxxxxxx; xxxxx Mountainland Collection P O Box 1280 American Fork, UT 84003	-	DATE INCURRED: 04/20/2005 CONSIDERATION: Collection Agency REMARKS:			X	\$124.00
Representing: Mountainland Collection		Utah Valley Radiology Associates P O Box 657 Orem, UT 84059-0657				Notice Only
ACCT #: xxxxxxxx9679 N.A.R. Inc 10 W Broadway Suite 610 Salt Lake City, UT 84101	-	DATE INCURRED: 04/11/2005 CONSIDERATION: Collection Agency REMARKS:			X	\$106.00
Representing: N.A.R. Inc		Utah Valley Emergency Physicians 1055 N 300 W Provo, UT 84604				Notice Only
ACCT #: Negom Ricuccioa, DDS 505 S 5th Street Klamath Falls, OR 97603	-	DATE INCURRED: CONSIDERATION: Medical REMARKS:			X	\$0.00

Sheet no. 4 of 6 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$230.00

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.
In re **Michael Trevor White**

Case No. **07-62607-13**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: NPD.6812 Northern Pacific Diagnostics 1208 Beall Lane Central Point OR 97502-1573	-	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:			X	\$15.00
Representing: Northern Pacific Diagnostics		General Credit Service, Inc. 2724 Jacksonville Hwy Medford, OR 97501				Notice Only
ACCT #: Sky Lakes Medical Center/MWMC 2865 Daggett Avenue Klamath Falls, OR 97601	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: TransUnion PO Box 6790 Fullerton, CA 92834	-	DATE INCURRED: CONSIDERATION: Credit reporting agency REMARKS:			X	Notice Only
ACCT #: xxxxxx; xx2203 United Recovery Group Utah 11639 S 700 E Suite 200 Draper, UT 84020	-	DATE INCURRED: 11/2006 CONSIDERATION: Collection Agency REMARKS:			X	\$1,473.00
Representing: United Recovery Group Utah		Gold's Gym 125 E. John Carpenter FWY, Suite 1300 Irving, TX 75062				Notice Only
Sheet no. <u>5</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$1,488.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

Official Form 6F (10/06) - Cont.
In re **Michael Trevor White**

Case No. **07-62607-13**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: STWC112906TW Utah Collex Inc P O Box 464 Payson, UT 84651	-	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:			X	\$950.00	
ACCT #: xxxxxxxxxxxxxxxxxx; xxxxxxxxxxxxx Utah Higher Ed. Assistance Authority P. O. Box 145112 Salt Lake City, UT 84114-5112	-	DATE INCURRED: 12/17/2004 CONSIDERATION: Student loans REMARKS:			X	\$5,566.00	
ACCT #: WHIMI000 Vincent Herr, MD 2865 Daggett Avenue Klamath Falls, OR 97601	-	DATE INCURRED: CONSIDERATION: medical REMARKS:			X	\$825.00	
ACCT #: WH0076 William G. Christensen, DDS 1375 East 800 North, Suite 204 Orem, UT 84097	-	DATE INCURRED: CONSIDERATION: Medical REMARKS:			X	\$600.00	
Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$7,941.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >	\$22,722.00

Form B6G
(10/05)In re **Michael Trevor White**Case No. **07-62607-13****SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p>Main Street Jewelers 701 Main Street Klamath Falls OR 97601</p> <p>Robert Jamison, Landlord 628 Pacific Terrace Klamath Falls, OR 97601</p>	<p>Wedding band Contract to be ASSUMED</p> <p>month to month rental agreement, \$565 per month; obtain copy of lease/rental agreement Contract to be ASSUMED</p>

Form B6H
(10/05)In re **Michael Trevor White**Case No. **07-62607-13**
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Sari Stroh 1667 Portland Street Klamath Falls, OR 97603	United Finance Co. (R.A.) c/o Richard Parker, Reg. Agent 515 E. Burnside Street Portland, OR 97214

Official Form 6I (10/06)

In re **Michael Trevor White**Case No. **07-62607-13**
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
Single	Relationship: Age:	Relationship: Age:
Employment	Debtor	Spouse
Occupation	Assistant Manager	
Name of Employer	Rent A Center	
How Long Employed		
Address of Employer	5501 Headquarter Drive Plano, TX 75024	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$2,491.67	
2. Estimate monthly overtime	\$0.00	
3. SUBTOTAL	\$2,491.67	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$351.00	
b. Social Security Tax	\$142.44	
c. Medicare	\$33.32	
d. Insurance	\$114.01	
e. Union dues	\$0.00	
f. Retirement	\$120.42	
Voluntary		
g. Other (Specify)	\$108.33	
401k loan		
h. Other (Specify)	\$0.00	
i. Other (Specify)	\$0.00	
j. Other (Specify)	\$0.00	
k. Other (Specify)	\$0.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$869.52	
6. TOTAL NET MONTHLY TAKE HOME PAY	\$1,622.15	
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	
8. Income from real property	\$0.00	
9. Interest and dividends	\$0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	
11. Social security or government assistance (Specify):	\$0.00	
12. Pension or retirement income	\$0.00	
13. Other monthly income (Specify):		
a. tax refund income	\$60.00	
b.	\$0.00	
c.	\$0.00	
14. SUBTOTAL OF LINES 7 THROUGH 13	\$60.00	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$1,682.15	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$1,682.15	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

Official Form 6J (10/06)

IN RE: **Michael Trevor White**CASE NO **07-62607-13**CHAPTER **13****SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$280.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Propane	\$75.00 \$60.00 \$33.00
3. Home maintenance (repairs and upkeep)	\$20.00
4. Food	\$200.00
5. Clothing	\$45.00
6. Laundry and dry cleaning	\$27.00
7. Medical and dental expenses	\$25.00
8. Transportation (not including car payments)	\$250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$25.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other: Cable/Internet	\$119.00 \$42.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: United Finance b. Other: Main Street Jewelry c. Other: d. Other:	\$245.00 \$30.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$106.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$1,582.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$1,682.15 \$1,582.00 \$100.15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON
EUGENE DIVISION**

IN RE: **Michael Trevor White**

CASE NO **07-62607-13**

CHAPTER **13**

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
Personal care products, haircuts, etc	\$56.00
Home office supplies	\$15.00
Pet expenses	\$30.00
Bank fees	\$5.00
Total >	\$106.00

Official Form 6 - Declaration (10/06)

In re **Michael Trevor White**

Case No. **07-62607-13**

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24
sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page as attached plus 2.)

Date 10/02/2007

Signature /s/ Michael Trevor White
Michael Trevor White

Date _____

Signature _____

[If joint case, both spouses must sign.]

UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON
EUGENE DIVISIONIn re: **Michael Trevor White**Case No. **07-62607-13**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$3,410.00	2003 Income from employment
\$4,471.00	2004 Income from employment
\$7,374.00	2005 Income from employment
\$16,558.00	2006 Income from employment
\$14,419.00	2007 Income from employment

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors*Complete a. or b., as appropriate, and c.*

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
United Finance Co. (R.A.) c/o Richard Parker, Reg. Agent 515 E. Burnside Street Portland, OR 97214	Monthly (Last 90 days)	\$245.00	\$4,090.00

None ☐ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Robert Jamison (landlord) 628 Pacific Terrace Klamath Falls, OR 97601	Monthly (Last 90 days)	\$565.00	

Official Form 7 - Cont.
(04/07)**UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON
EUGENE DIVISION**In re: **Michael Trevor White**Case No. **07-62607-13**
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 1*

None



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT AND
CASE NUMBER**

**First Choice Prop. Management
vs. Michael Trevor White
603441CV**

**NATURE OF PROCEEDING
DEBT COLLECTION**

**COURT OR AGENCY
AND LOCATION**

**Klamath County Circuit
Court**

**STATUS OR
DISPOSITION**

JUDGMENT ENTERED

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON
EUGENE DIVISION**

In re: **Michael Trevor White**Case No. **07-62607-13**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
HUMMINGBIRD CREDIT COUNSELING	09/2007	49.00
Law Office of Karen Oakes 6502 South Sixth Street Klamath Falls, OR 97603	09/2007	252.00

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON
EUGENE DIVISION**

In re: **Michael Trevor White**Case No. **07-62607-13**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

15. Prior address of debtor

None ☐ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
1937 Oregon Ave #2 Klamath Falls, OR 97601	Michael T. White	08/2006- 08/2007
809 N 6th Street Klamath Falls, OR 97601	Michael T. White	11/05-07/2006
2272 Mountain View Pkwy Provo, UT	Trevor White	2003-07/11/05

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON
EUGENE DIVISION**

In re: **Michael Trevor White**Case No. **07-62607-13**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/02/2007Signature /s/ Michael Trevor White
of Debtor Michael Trevor White

Date _____

Signature _____
of Joint Debtor
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

B201 (04/09/06)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON
EUGENE DIVISION**

IN RE: **Michael Trevor White**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON
EUGENE DIVISION**

IN RE: **Michael Trevor White**

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Karen M. Oakes, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Karen M. Oakes

Karen M. Oakes, Attorney for Debtor(s)
Bar No.: OSB 98463
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6502 South 6th Street
Klamath Falls, OR 97603
Phone: (541) 273-1650
Fax: (541) 273-1653
E-Mail: karenmo@charter.net

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Michael Trevor White

Printed Name(s) of Debtor(s)

Case No. (if known) **07-62607-13**

X /s/ Michael Trevor White

Signature of Debtor

X

Signature of Joint Debtor (if any)

10/02/2007

Date

Date